

Information to identify the case:

Debtor 1	Larry N. Baity	Social Security number or ITIN	xxx-xx-8456
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Ella M. Baity	Social Security number or ITIN	xxx-xx-1979
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 3/1/13
Case number:	13-14251-JNP	Date case converted to chapter	7 12/20/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Larry N. Baity	Ella M. Baity
2. All other names used in the last 8 years		aka Ella Boone
3. Address	91 Weathervane Drive Mount Royal, NJ 08061-1062	91 Weathervane Drive Mount Royal, NJ 08061-1062
4. Debtor's attorney Name and address	Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite 1-4 Turnersville, NJ 08012	Contact phone (856) 228-7964
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

6.

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856

401 Market Street
Camden, NJ 08102

Additional information may be available at the Court's Web Site:
www.njb.uscourts.gov.

Hours open: 8:30 AM – 4:00 p.m.,
Monday – Friday (except holidays)

Contact phone 856-361-2300

Date: 1/12/17

7.

Meeting of creditors

February 17, 2017 at 09:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Bridge View Building, Suite 102,
800 Cooper Street, Camden, NJ
08101**

8.

Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9.

Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 4/18/17

Filing deadline: 30 days after the conclusion of the meeting of creditors

10.

Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11.

Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12.

Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Larry N. Baity
 Ella M. Baity
 Debtors

Case No. 13-14251-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

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 Total Noticed: 47

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

db/jdb
 tr
 513726497 Larry N. Baity, Ella M. Baity, 91 Weathervane Drive, Mount Royal, NJ 08061-1062
 513726495 +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
 513726496 AT&T Mobility, Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 513726498 Accounts Receivable Mg, 155 Mid Atlantic Parkway, Thorofare, NJ 08086
 513726499 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080
 +Baxter Financial, LLC, Attn: Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
 513726500 +Booth Radiology, 748 Kings Highway, Woodbury, NJ 08096-3190
 513726501 Boston Medical Group Inc, Amer Agncies, 2491 Paxton St, Harrisburg, PA 17111-1036
 513726502 Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
 513726504 Compucredit Corp/salut, PO Box 105555, Atlanta, GA 30348-5555
 513726505 Compucredit/tribute, PO Box 105555, Atlanta, GA 30348-5555
 513726508 Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 513726509 Financial Processing.Com, Sterling And King Inc, 500 Sr 436 Ste 2074, Casselberry, FL 32707-5343
 513726511 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203
 513876462 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513726519 +Midland Mtg, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
 513726520 Nation Auto, 123 Delsea Dr S # D, Glassboro, NJ 08028-2604
 513726522 +Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 513726525 +Police & Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
 513726521 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 513784795 +South Jersey Radiology, P.O. Box 1710, Voorhees, NJ 08043-7710
 513726526 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650
 513726527 Trinsic Matrix Telecom, PO Box 660780, Dallas, TX 75266-0780
 513726528 Underwood Memorial Hospital, 509 North Broad Street, Woodbury, NJ 08096-1697
 513726529 #Zucker, Goldberg & Ackerman, PO Box 1024, Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jjresq@comcast.net Jan 12 2017 23:35:07 Joseph J. Rogers,
 Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 12 2017 23:36:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 12 2017 23:36:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513726494 EDI: AAEO.COM Jan 12 2017 23:23:00 Aaron's Sales And Leasing, 801 Blackwood Clementon Rd,
 Lindenwold, NJ 08021-5922
 513786151 EDI: AIS.COM Jan 12 2017 23:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513726503 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 12 2017 23:36:47
 Comcast Cable Communications, PO Box 3006, Southeastern, PA 19398-3006
 513726506 EDI: RCSFNBMARIN.COM Jan 12 2017 23:23:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 513726510 EDI: AMINFOFP.COM Jan 12 2017 23:23:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 513726507 EDI: IRS.COM Jan 12 2017 23:23:00 Department Of The Treasury, Financial Management,
 PO Box 1686, Birmingham, AL 35201-1686
 514001958 EDI: JEFFERSONCAP.COM Jan 12 2017 23:23:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 514016318 EDI: RESURGENT.COM Jan 12 2017 23:23:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514014524 EDI: MERRICKBANK.COM Jan 12 2017 23:23:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 513726514 EDI: MERRICKBANK.COM Jan 12 2017 23:23:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 513726515 EDI: BLUESTEM Jan 12 2017 23:23:00 Metabnk/fhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820
 513726516 +EDI: MID8.COM Jan 12 2017 23:23:00 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 513726517 EDI: MID8.COM Jan 12 2017 23:23:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 513758643 E-mail/Text: ebn@vativrecovery.com Jan 12 2017 23:35:57 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728
 513726524 +E-mail/Text: ebn@vativrecovery.com Jan 12 2017 23:35:57 Palisades Collection L,
 210 Sylvan Ave, Englewood, NJ 07632-2510

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 47

Date Rcvd: Jan 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514005766 EDI: Q3G.COM Jan 12 2017 23:23:00 Quantum3 Group LLC as agent for, Galaxy Portfolios LLC,
PO Box 788, Kirkland, WA 98083-0788
513987820 EDI: Q3G.COM Jan 12 2017 23:23:00 Quantum3 Group LLC as agent for,
Elite Enterprise Services Inc, PO Box 788, Kirkland, WA 98083-0788
513819870 EDI: Q3G.COM Jan 12 2017 23:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513740744* +Department of Treasury - Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
513726512* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Bankruptcy Department,
955 South Springfield Avenue, Springfield, NJ 08071)
513726513* Internal Revenue Service, ACS Support-, PO Box 8208, Philadelphia, PA 19101-8208
513726518* +Midland Funding LLC, 8875 Aero Dr, San Diego, CA 92123-2255
513842616* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
513726493 ##+Aaron Rents Store C0997, Trident Asset Manageme, 5755 N Point Pkwy,
Alpharetta, GA 30022-1136
513726523 ##Owens Vergari Unwala Cardiology, Apex Asset Management, 1891 Santa Barbara Dr,
Lancaster, PA 17601-4106

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfbis.com;dolores@sklarlaw.com
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Joint Debtor Ella M. Baity jjresq@comcast.net,
jjresql@comcast.net
Joseph J. Rogers on behalf of Debtor Larry N. Baity jjresq@comcast.net, jjresql@comcast.net
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

TOTAL: 9